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ABSTRACT

Despite low levels of criminal victimization, older people often express greater fear of crime than others. To examine the causes and consequences of such fear, 1,185 adults aged 60 and over, were interviewed about their personal characteristics, social resources, environment, subjective well-being, and lifestyle. Results showed that older people typically fear crime more than young people. However, 84 percent said they felt safe all or most of the time in their neighborhoods. Fear of crime was a reflection of both personal factors (sex, health, and income), and locational characteristics (urbanism, tract population characteristics, housing type, and satisfaction with type of people in the neighborhood). While fear reduced subjective well-being, it had little relationship to activity patterns. Social resources had little bearing on fear of crime and its consequences. The findings indicate that complex models are needed to clarify the causes and consequences of fear of crime. (BH)

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FEAR OF CRIME AND THE ELDERLY:

PERSONAL, SOCIAL, AND ENVIRONMENTAL FACTORS*

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Abstract

Despite lower victimization, older people express greater fear of crime. The causes and consequences of such fear are investigated for a sample of 1,185 persons aged 60+. Fear of crime is a response to both personal vulnerability and locational cues. Fear reduces subjective well-being, but has little relation to activity patterns. While social resources have little bearing on fear of crime and its consequences, variations by sex and personal competence are apparent. These reflect the role of coping resources and environmental docility.

FEAR OF CRIME AND THE ELDERLY:

PERSONAL, SOCIAL, AND ENVIRONMENTAL FACTORS

Crime and the elderly has been a topic of considerable interest in recent years. Largely because of lifestyles which present fewer opportunities for victimization, the older population exhibits relatively low levels of criminal victimization (Cook et al., 1978; Liang and Sengstock, 1981). Despite this lower victimization, older people express greater fear of crime, leading Cook et al. (1978) to conclude that "fear seems to be the factor that distinguishes the crime related experiences of elderly Americans from others" (p. 347). Rowles (1978) has suggested that the elderly experience the environment less actively and more vicariously. This heightens the importance of perceptions of the environment (fear of crime rather than actual victimization risk), as the environment for aging is a "symbolically constructed phenomenon" (Karp and Yoels, 1982).

Observers have pointed to important gaps in the literature on fear of crime among older people (Cook et al., 1978; Lawton and Yaffe, 1980; Yin, 1980, 1982). There has been a failure to develop and test more complex models of the causes and consequences of fear of crime. In particular, attention has focussed primarily on determinants of fear of crime, with less attention to the consequences of such fear. The present paper seeks to address both gaps, investigating the involvement of personal, social, and environmental characteristics in both the determinants and consequences of fear of crime. Attention is paid to diversity within the older population in both fear of crime and its consequences.

Yin (1980) has suggested a need to relate fear of crime to broader conceptual frameworks. One promising framework in this regard is the "environmental docility hypothesis" (Lawton and Nahemow, 1973). This approach asserts that older people will be affected more by the environment to the extent that they are less "competent" (for example, because of poor health). Environmental docility is relevant to fear

of crime in two respects. First, older persons with reduced competence could be expected to be more sensitive to whatever locational cues stimulate fear of crime, resulting in greater fear of crime for more "vulnerable" subgroups of the older population. Second, fear of crime could be expected to be more consequential for older persons with reduced competence; that is, fear of crime is itself a feature of the environment whose effects vary according to environmental docility.

Determinants of Fear of Crime

A variety of personal and environmental factors have been found to be associated with fear of crime. Fear of crime is greater among older women and blacks, persons with low income, and persons residing in larger, more urbanized areas or in high-crime areas (Clemente and Kleiman, 1976; Lawton and Yaffe, 1980; Lebowitz, 1975; National Council on the Aging, 1975; Yin, 1980). Studies of residents of public housing have also found that age-integrated settings are associated with greater fear of crime (Lawton and Yaffe, 1980; Sherman et al., 1976).

One issue in conceptualizing fear of crime (and its consequences) is whether it represents a characteristic of a person or of the environmental location of that person. If the former is true, fear of crime is itself best viewed as an indicator of individual vulnerability or competence. If fear of crime represents a response to locational characteristics, however, its sources and consequences are likely to vary by personal competence according to the environmental docility hypothesis. Lawton and Yaffe (1980) provide support for the latter view. In their study of public housing tenants, they found that personal characteristics were poor predictors of fear of crime; for example, marital status and health had little relation to fear of crime. Fear of crime was more clearly a function of community size, local crime rate, and the age mix of housing.

If we view fear of crime as a locational characteristic, rather than a more internal individual attribute, the environmental docility hypothesis becomes

particularly relevant. Older persons with reduced competence are likely to be more sensitive to the environmental cues that stimulate fear of crime. Similarly, the consequences of such fear are likely to be more pronounced.

Consequences of Fear of Crime

We have noted that fear of crime is typically greater in the older population. In some respects this may be considered irrational, since victimization is lower in the older population and Cook et al. (1978) conclude that victimization surveys "offer scant systematic support to persons who believe that, when elderly Americans are victimized by criminals, they suffer more severe financial or physical hardship than younger persons" (p. 346). It is generally felt, however, that heightened fear of crime will have a "chilling effect" on life style and feelings of personal well-being.

The salience of fear of crime in the lives of older people is not clear. One national survey of older persons found that fear of crime was the most frequently cited serious personal problem (National Council on the Aging, 1975); 23% named fear of crime as a "very serious" personal problem, and another 24% indicated that it was a "somewhat serious" problem. In a Minnesota study, however, Yin (1982) found that only 1% of an older sample volunteered fear of crime as a serious personal problem or worry in response to an open-ended question. It may be, of course, that fear of crime is not typically viewed as a personal problem because older people have already structured their lifestyles to reduce victimization risks. This itself represents a consequence of potential victimization.

More specifically, the consequences of fear of crime are likely to be of two types. First, such fear may reduce general feelings of well-being by making the environment less secure and satisfying. Fear of crime has been found to be associated both with significantly lower housing and neighborhood satisfaction and with lower overall morale (Lawton and Yaffe, 1980; Yin, 1982). Indeed, Lawton and Yaffe found that fear of crime was more strongly related to morale than either

local crime rate or personal victimization. Thus, fear of crime appears to affect both the perceived quality of the local environment and more general subjective well-being.

Fear of crime may also affect lifestyle by altering the trip behavior of individuals. Evidence is less clear on this point. Yin (1982) found that those who felt unsafe were more likely to say they would have liked to go out more often, suggesting a pattern of involuntary isolation, but this was a weak relationship; and only 4% cited fear of crime as a factor that limited their social participation. Lawton and Yaffe (1980) found little association between fear of crime and individual mobility and social activity, but they suggest that the planned housing of their respondents may represent a buffer against fear of crime. Lawton and Yaffe also indicate that persons with high fear actually had a larger "social space," perhaps expanding spatial range to avoid the local area or continuing activity but at the cost of personal satisfaction. On balance, Lawton and Yaffe conclude that their older respondents do not respond to fear by becoming "prisoners" in their own households - "older people are not as easily daunted as our stereotypes of 'the vulnerable elderly' might have thought them to be" (p. 778).

While these studies are useful in understanding general patterns in the consequences of fear of crime, there is a need to investigate possible variation in such consequences. If we view fear of crime as a feature of the environment which is not simply a reflection of individual insecurities, fear of crime can be seen to represent a problem in coping. Effective coping is a function of both social and personal resources (Pearlin and Schooler, 1978). Thus, fear of crime could be expected to be more consequential for persons with fewer social and/or personal coping resources.

Yin (1982) investigated the potential buffering role of social support, and found that the availability of social support did not lessen the effects of fear of crime on neighborhood satisfaction or morale. Studies have not investigated the

role of personal resources in mediating the effects of fear of crime, however. The environmental docility hypothesis suggests that personal resources should play an important role, as older persons with reduced competence will be affected more by the environment.

To summarize, the research reported in this paper investigates fear of crime in the older population from two standpoints. The first involves the determinants of such fear, and whether fear of crime represents a response to personal vulnerability or to cues emanating from environmental location. The second involves the consequences of fear of crime, and whether such consequences vary according to personal and social resources for coping.

Methods

Sample

The issues discussed above were investigated in a sample of persons aged 60 and over residing in the Albany-Schenectady-Troy, NY, SMSA. Since one interest of the study was the impact of neighborhood age structure, census tracts were first stratified into three groups according to the percent aged 60 and over. Within each stratum, blocks were sampled proportionate to size, with up to three interviews conducted per sampled block. Interviews were completed with 1,185 respondents.

Average age of respondents was 70.6, with 61% female. Nearly half (46%) resided in one of the three central cities, 28% were "suburban" residents (urbanized areas or noncontiguous urban), and 26% were "rural" residents (tracts with largest place less than 5,000). Comparisons with national data for the 65+ population indicate that the sample is representative regarding homeownership and length of residence, marital status, and labor force participation. The sample is somewhat better educated (51% had completed high school) and healthier (71% indicated no difficulty with any of four measures of functional health), reflecting the use of 60 rather than 65 as the age cutoff for the sample.

Instrumentation

We have suggested the relevance of personal characteristics, social resources, and environmental characteristics to an understanding of the causes and consequences of fear of crime. It has also been suggested that fear of crime may affect subjective well-being and lifestyle. Each of these variable groups were represented in the interview.

Perceived safety. Fear of crime was assessed by asking respondents: "How safe do you feel being out alone in your neighborhood?" Responses were coded: 5=safe all of the time, 4=safe most of the time, 3=safe during the day but not safe at night, 2=unsafe most of the time, and 1=unsafe all of the time. Because of its direction, we will refer to this item as perceived safety, rather than fear of crime.

Personal variables. Personal resources and characteristics are of several types: 1) age, sex, marital status, and employment status (working vs. retired), 2) health, and 3) socioeconomic status. Two self-report measures of health are available. Respondents were asked whether they could go outdoors, climb stairs, get around the house, and do cleaning and household chores without difficulty by themselves, with some difficulty but still by themselves, or not without assistance. These four items were combined into a scale of functional health (range=4-12, with 12 indicating no difficulties; mean=11.1, standard deviation=1.8). Subjective health was assessed by asking respondents to rate "your health at the present time" (from 5=excellent to 1=very poor). Measures of socioeconomic status include family income, education, and occupational prestige. Subjective financial situation was assessed by asking "which one of these statements best describes the position you find yourself in: I/we really can't make ends meet (1); I/we just about manage to get by (2); I/we have enough to get along, and even a little extra (3); Money is not a problem, I/we can buy pretty much anything I/we want (4)." Respondents also indicated length of residence (number of years at current address).

These personal characteristics represent indicators of personal vulnerability and competence. Personal competence, however, includes both objective abilities and subjective orientations. With this in mind, functional health and perceived mastery were combined to create composite subgroups representing extremes of the competence referred to in the environmental docility hypothesis. The interview included a 7-item mastery scale used by Pearlin and Schooler (1978) as an indicator of psychological resources for coping (range=7-28, with higher scores indicating greater perceived mastery; mean=21.1, standard deviation=4.1, alpha=.70). Respondents are categorized as high on competence if they had no functional health limitations and scored at or above the mean on mastery, and low on competence if they had some functional health limitation and scored below the mean on mastery.

Social resources. It has been suggested that social ties bolster well-being and mediate the effects of stress through the provision of instrumental and expressive support (Thoits, 1982). In his investigation of whether social supports buffer the effects of fear of crime, Yin (1982) used measures of whether older people had an instrumental helper or a confidant, and of the availability of neighbors for assistance. Similar measures are available in the present study. Following Cantor (1979), instrumental support was assessed by asking whether there was anyone, other than a spouse, the respondent could turn to in four hypothetical situations: someone to look in on you, give you a ride, get something for you at the store, and look after your house. Following Cantor (1979) and Wellman (1979), availability of confidants outside the respondent's household was determined by asking how many people "you feel very close to - someone you share confidences and feelings with." While Yin (1982) assessed whether there was anyone who could provide instrumental and expressive support, the viability of such coping resources is likely to depend on their accessibility. In the analyses, we include measures of

number of instrumental helpers in the respondent's neighborhood (from 0 to 4) and proximity of the nearest confidant (from 1=no confidant, to 4=a confidant residing in the neighborhood).

Since the item measuring perceived safety relates to feelings about the neighborhood, more specific questions about involvement with neighbors are pertinent. Respondents were asked how many neighbors they knew well enough to visit with, how many they could rely on for help in emergencies, how frequently they interacted with neighbors, and whether they had received any of six forms of assistance from neighbors. Other indicators of social resources include number of nonneighbor friends in the metropolitan area, number of persons in the household, and marital status.

Environmental characteristics. A number of variables index the neighborhood context of respondents. Urbanism is measured by a 6-category variable, ranging from rural tract with largest place less than 500 population to residence in one of the three central cities. Other tract characteristics, based on census data, include: percent black, median family income, percent poverty, and percent vacant housing units. Interviewers coded the respondent's neighborhood according to type of housing (mostly single-family dwellings or mostly apartments) and commercial-residential mix (entirely residential or some commercial). The respondent's dwelling was coded as single-family or apartment. Respondents also indicated their happiness with "the kind of people who live in your neighborhood" (from 4=very happy, to 1=not happy at all) and how much they "have in common with your neighbors" (from 3=a lot, to 1=not much at all).

Lawton and Yaffe (1980) found that age-integrated housing was associated with greater fear of crime in their sample of public housing residents. Two measures of neighborhood age structure are available to assess the generalizability of this to more typical neighborhood settings. The first is the percentage of tract residents

aged 60+, based on 1980 census statistics (range=1-48%, mean=18.6, standard deviation=6.4). Second, respondents were asked to estimate the percentage aged 60+ in "your neighborhood." As found by Lawton (1983), these estimates tend to be higher than the tract statistics (range=0-100%, mean=30.5, standard deviation=24.3). The tract statistic is more objective and covers a wider area, while respondent estimates are more subjective and localized. The two are moderately correlated (r=.31), indicating that they are related but somewhat distinct measures of neighborhood age structure.

Subjective well-being. Fear of crime would most obviously be expected to affect localized indicators of well-being. To assess neighborhood satisfaction, respondents were asked to "rate this neighborhood as a place to live" (from 4=excellent, to 1=poor). More generally, previous research has found an association between fear of crime and generalized subjective well-being. The 17-item Philadelphia Geriatric Center Morale Scale (Lawton, 1975) is used here as an indicator of feelings of well-being (range=23-68, with higher scores indicating greater morale; mean=51.9, standard deviation=9.2, alpha=.85).

Lifestyle. Fear of crime has been felt to be important because of its "chilling effect" on lifestyle, altering the frequency and range of involvement in the surrounding community. The interview included several indicators of such involvement. For each of four community facilities (grocery store, church, drug store, and bank), respondents indicated frequency of use and distance to the usual place. More subjectively, respondents rated the convenience of their neighborhoods for both "getting to shopping, medical care, and other things you need" and "getting out to visit friends or to do things together with them" (from 3=very convenient, to 1=not very convenient). It may also be that fear of crime contributes to a more delimited neighborhood territory. To assess this cognitive map, respondents were asked to indicate "your judgement of just how large your neighborhood is...how

many blocks would you have to walk in any one direction before the people there would not be considered your neighbors?"

Results

Extent of Fear of Crime

Although older people typically express greater fear of crime than younger people, this does not mean that they are overwhelmed by such feelings. In Yin's (1982) older sample in Minnesota, for example, 52% felt very safe and 36% reasonably safe alone in their neighborhoods during the day; fear was greater at night, but 16% still felt very safe and 35% reasonably safe. Among our respondents, 56% said they felt safe all of the time in their neighborhoods and another 28% felt safe most of the time; 9% volunteered that they felt safe during the day but not at night, 5% felt unsafe most of the time, and only 2% felt unsafe all of the time. In response to open-ended questions, 15% cited safety as one of "the best things about living in this neighborhood," and only 6% mentioned crime as one of the "worst things." Thus, fear of crime seems neither typical nor highly salient to these older persons, though a substantial minority express at least some concern.

Determinants of Fear of Crime

Studies have indicated that urbanism, or size of place, is a primary predictor of fear of crime among older people (Lawton and Yaffe, 1980; Lebowitz, 1975). Our sample is no exception; perceived safety declines with level of urbanism ($r=.17$). Table 1 indicates that central-city residents are least likely to feel safe all of the time, and most likely to feel unsafe most or all of the time. The size of this association is unaffected by controls for functional health and socioeconomic status (education, occupational prestige). The stability of this relationship creates a danger of confounding urbanism and fear of crime in investigating the causes and consequences of such fear. For this reason, urbanism is used as a control variable (along with functional health and socioeconomic status) in the analyses that follow.

(Table 1 about here)

Personal variables. The data indicate only scattered associations with personal variables. Age and retirement are unrelated to perceived safety. However, women exhibit significantly lower perceived safety than men (partial correlation =.19); 48% of the female respondents always felt safe in the neighborhood, compared with 67% of the males. Married persons expressed greater safety, but this is attributable to the greater prevalence of widowhood for women; when looked at separately for men and women, marital status is unrelated to perceived safety. Higher perceived safety is related to both functional and subjective health (partial correlations=.12 and .14, respectively). Among indicators of socioeconomic status, perceived safety is unrelated to education and occupational prestige, but is positively associated with both family income and subjective financial situation (partial correlations=.12 and .09, respectively). Length of residence is unrelated to perceived safety. Thus, fear of crime is greater for women and persons with reduced health and financial resources, indicating that vulnerable personal circumstances reduce feelings of security.

The composite measure of competence is also related to perceived safety; 62% of those in the high competence subgroup felt safe all of the time, compared with 50% of those in the low competence subgroup. These differences remain when urbanism is controlled, again indicating some independent role of personal vulnerability. There are sex differences in competence: 48% of males are in the high competence group and only 14% in the low competence group, compared with 38% and 24% for females. But there are still significant sex differences in perceived safety within both competence subgroups, and competence is related to perceived safety for both sexes. Thus, sex and competence appear to be independent indicators of personal vulnerability to fear of crime. Indeed, perceived safety is greatest among males with high competence (73% of whom felt safe all of the time), and is lowest among females with low competence (44% of whom felt safe all of the time).

Social resources. Perceived safety is unrelated to the availability of instrumental helpers or confidants. Involvement with neighbors exhibits some weak associations with perceived safety. Perceived safety is weakly related to number of neighbors known and number who could be turned to in emergencies (partial correlations=.06), but is unrelated to frequency of interaction with neighbors and assistance received from neighbors. Number of friends is also unrelated to perceived safety. Persons who live alone are somewhat more fearful than those who do not (50% and 58%, respectively, feel safe all the time; partial correlation=.07).

Since it is possible that the value of social resources varies by personal vulnerability or location, associations of perceived safety with the social variables were investigated separately by sex, functional health, household composition, the composite indicator of competence, and location (city, suburban, or rural). Scattered differences are evident. Having a neighbor to turn to for emergencies, for example, is related to perceived safety only for women (partial correlation=.07), and persons who live alone (.10), have some functional health impairment (.13), or reside in rural areas (.11). But availability of helpers or confidants, number of friends, and other indicators of involvement with neighbors have little or no relationship to perceived safety regardless of respondent subgroup. On the whole, social resources appear to have little bearing on fear of crime.

Environmental characteristics. We have already noted that urbanism is associated with lower perceived safety. This is a very robust relationship; it holds regardless of marital status, household composition, functional health, and other sample divisions. City residence also appears to heighten the fear of crime associated with indicators of personal vulnerability. Perceived safety is more strongly associated with being male and having higher income among city residents (partial correlations=.22 and .15, respectively) than among either suburban residents (.17 and .03, respectively) or rural residents (.11 and .04, respectively)

Other tract characteristics also exhibit significant associations with perceived safety. Perceived safety is greater among respondents residing in tracts with smaller percent black (partial correlation=-.15), larger median income (.15), lower percent poverty (-.18), and less vacant housing (-.07). Perceived safety is also related to the type of housing in the neighborhood (62% always felt safe in neighborhoods composed mostly of single-family dwellings, vs. 45% in neighborhoods with mostly apartments) and the commercial-residential mix of the neighborhood (58% always felt safe in entirely residential neighborhoods, vs. 49% in mixed neighborhoods). Respondents living in single family dwellings were most likely to feel safe all the time (60%), compared with 50% in buildings with 2-4 units and 37% in larger apartment buildings. Perceived safety is also significantly related to happiness with the kind of people in the neighborhood (partial correlation=.17) and perceived commonality with neighbors (.C7).

Previous research has suggested that age-segregated housing reduces fear of crime. In our sample, however, perceived safety is negatively related to both percent 60+ in the tract and respondent estimates of age peers in the neighborhood (partial correlations =-.11 and -.09, respectively). Association between indicators of neighborhood age structure and fear of crime vary by location. Percent 60+ in the tract is negatively related to perceived safety among suburban residents (partial correlation=-.22), is not related among city residents, and has a small positive association among rural residents (.10). Respondent estimates of age peers in the neighborhood are negatively related to perceived safety for all three groups, but the coefficients are not statistically significant. Thus, localized age concentration does not appear to reduce fear of crime.

It is apparent that environmental characteristics have important implications for fear of crime, in most cases exhibiting stronger associations than were found for personal characteristics. This suggests that fear of crime is more

a response to locational cues than to feelings of personal vulnerability. Urbanism is a central factor, since it is related to many of the other environmental characteristics. It is noteworthy that urbanism is still negatively related to perceived safety when related locational characteristics - percent black, percent poverty, housing vacancy, and happiness with people in the neighborhood - are controlled (partial correlation=-.12).

Multiple regression analysis was used to provide a more complex model of perceived safety, simultaneously assessing and comparing the contributions of personal, social, and environmental factors. Table 2 presents results when four variables from each group were added in the following order: 1) personal characteristics, 2) social resources, and 3) environmental characteristics. The first column indicates results for the total sample. The second and third columns compare results by level of competence, to test whether environmental effects are greater for persons with reduced competence.

(Table 2 about here)

For the total sample, perceived safety appears to be a function of both environmental factors (8.0% of the variance explained) and personal factors (6.2%). Indicators of social resources have little bearing on perceived safety, explaining only 0.4% of the variance; this is true regardless of personal competence. Being female is the primary indicator of personal vulnerability to fear of crime, and this is true regardless of personal competence. Urbanism, localized poverty populations, and unhappiness with the "kind of people" in the neighborhood all appear to reduce feelings of safety in the total sample.

The role of environmental factors is quite different for the high and low competence groups. In line with the environmental docility hypothesis, environmental factors account for nearly twice as much of the variance in perceived safety for persons with low competence (15.5%) than for those with high competence

(8.6%), so that the overall explanatory power of the model is also greater for the low competence group (23% vs. 14.3% of the variance explained). The salient environmental dimensions also vary by competence. For the high competence group perceived safety is a function of urbanism and local poverty, perhaps more directly reflecting local crime rate. For the low competence group, however, perceived safety is a function of population mix - percent black and happiness with the kind of people in the neighborhood. Persons with reduced competence appear to be reacting more subjectively to the perceived "dangerousness" of the people they see in their neighborhoods.

Consequences of Fear of Crime

Fear of crime appears to represent a response to environmental cues, and to a lesser degree to feelings of personal vulnerability. What are the consequences of such fear?

Subjective well-being. Perceived safety is significantly associated with both neighborhood satisfaction and overall morale (partial correlations=.25 and .17, respectively). Table 3 clarifies these relationships. There is a substantial difference in neighborhood satisfaction and morale between those who feel safe in their neighborhoods all of the time and those who feel unsafe most or all of the time. This association is evident regardless of marital status, functional health, availability of helpers or confidants, or knowing persons in the neighborhood. Thus, these personal and social factors do not substantially alter the apparent reduction in feelings of well-being associated with fear of crime.

(Table 3 about here)

Lifestyle. To what extent does fear of crime have a "chilling effect" on lifestyle? Perceived safety is unrelated to perceived size of the neighborhood; this is true regardless of respondent subgroup or location. Perceived safety is also not related to frequency of travel to a grocery store, church, drug store, or bank. Persons who feel safer tend to travel further to these facilities (zero-

order correlations are .07 for grocery store, .12 for church, .10 for drug store, and .18 for bank). This exemplifies the need for appropriate personal and locational controls in understanding the implications of fear of crime, however, since controls for functional health, socioeconomic status, and urbanism reduce these coefficients to statistical insignificance with the exception of distance traveled to banks (partial correlation=.13). However, perceived safety is significantly related to perceived convenience of the neighborhood both for shopping and other services (56% of those who feel safe all the time consider the neighborhood "very convenient," vs. 41% of those who feel unsafe most of the time; partial correlation=.13) and for getting together with friends (56% vs. 38%; partial correlation=.13).

While fear of crime appears to have little impact on actual involvement in the community, it does appear that perceived safety bolsters feelings of well-being, both perceived neighborhood quality and overall morale. Such consequences may vary, however, according to personal or social resources. Subgroup analyses found no variation by availability of social support (helpers, confidants, or neighbors), indicating that social resources do not alter (or buffer) the consequences of fear of crime. Thus, social resources appear to be neither determinants of fear of crime nor mediators of its consequences.

Variation by competence (Table 4) is quite clearcut, however, and consistent with the environmental docility hypothesis. Perceived safety has stronger associations with neighborhood satisfaction, morale, and neighborhood convenience for persons with low competence. This does not extend to the distance (or frequency of use) of community facilities, however, indicating that fear of crime has little effect on actual activity patterns even for persons with reduced personal competence. But such fear appears to particularly reduce perceived quality of life when competence is low.

(Table 4 about here)

The apparent consequences of fear of crime also vary by sex. Perceived safety is more strongly related to the variables in Table 4 for women than for men: neighborhood satisfaction (partial correlations are .30 and .18, respectively), morale (.19 and .07), shopping convenience (.13 and .10) and social convenience (.13 and .09). Thus, sex is an indicator of personal vulnerability in two respects: 1) women express greater fear of crime, and 2) the consequences of such fear are more pronounced for women.

Conclusions

Although fear of crime is more prevalent in the older population than actual victimization, our findings concur with other studies in indicating that fear of crime is itself not widespread in the older population; 84% of our respondents felt safe alone in the neighborhood all or most of the time, and only a small minority mentioned safety as either a best or worst aspect of the neighborhood.

Fear of crime appears to be a reflection of both personal factors (sex, health, and income) and locational characteristics (urbanism, tract population characteristics, housing type and mix in the neighborhood, and satisfaction with the type of people in the neighborhood). Thus, fear of crime represents a response to both personal vulnerability and locational cues. Echoing Lawton and Yaffe's (1980) research with public housing tenants, locational characteristics exhibit generally stronger associations than personal characteristics, indicating that fear of crime may be viewed as a feature of the older person's environment.

Sex appears to be a key indicator of personal vulnerability. Greater fear of crime among older women is a consistent finding in the literature. This may reflect feelings that they are less able to fend off an attack, or feelings that they are more inviting targets to criminals, or feelings that they are more likely to be harmed. Our results also indicate that fear of crime is more consequential for women.

Urbanism appears to be the central environmental factor contributing to fear of crime. As with sex differences, greater fear among city residents is a consistent finding. This may reflect a general response to the diversity and complexity of cities, or a more specific response to higher crime rates (and greater media attention) in cities. More vulnerable groups (women, low-income persons) appear to be more sensitive to the fear-inducing qualities of city life. Perceived safety is also related to the objective and perceived qualities of local areas. Respondents felt safer when they were happier about the kinds of people in the neighborhood, and when the low-income and black populations were smaller. The importance of percent black may reflect the racial makeup of this sample, 96% of whom were white. Current cohorts of older people may be especially fearful of different racial and ethnic groups. Indeed, Cantor (1975) has suggested that cultural diversity is an unpleasant aspect of city life for many older persons.

Some research (e.g., Lawton and Yaffe, 1980) has suggested that age segregation reduces fear of crime. Our findings failed to substantiate this. Perceived commonality with neighbors was only weakly related to perceived safety, and higher concentration of localized older people was associated with lower perceived safety. Lawton and Yaffe (1980) studied specialized housing for the elderly, offering facilities and services to reduce fear by creating "defensible space" (Newman, 1972). In dispersed neighborhoods, however, involvement with age peers may increase fear of crime because it becomes a topic of conversation without accompanying protection. Older people are also concentrated in older neighborhoods which offer more cues about crime. This may account for the particularly negative association between percent 60+ and perceived safety among suburban residents; older suburbanites are clustered in older, less affluent suburban areas.

These findings add to our understanding of the possible benefits of age concentration for older people. Specialized age-segregated housing appears to yield

social and psychological benefits, but these benefits are not associated with patterns of age segregation in dispersed community neighborhoods (Ward et al., 1983). Age composition may appear to be a significant variable in specialized housing because it is planned and chosen as such. Age-segregated neighborhoods lack the social and structural supports found in planned housing.

Findings on the consequences of fear of crime are mixed. Fear of crime is associated with reduced feelings of well-being. This is true both specifically of neighborhood satisfaction, and more generally of overall morale. Thus, fear of crime has important implications for the quality of life of older people.

Patterns are less consistent with regard to lifestyle. Fear of crime does not appear to have a "chilling effect" on actual behavior, since perceived safety had little bearing on actual use of facilities in the community. Persons with greater fear of crime viewed their neighborhoods as less convenient for getting to services and participating in social activities, however. This supports Lawton and Yaffe's (1980) suggestion that fear of crime has little impact on actual activity, but increases the costs of activity in terms of personal satisfaction.

In addition to these relatively straightforward analyses of the causes and consequences of fear of crime, we have attempted to view such fear within the context of more general conceptual frameworks. In particular, we have noted that fear of crime may be viewed as a coping issue, and have investigated the role of social and personal resources. We find little evidence that social resources are related to, or buffer, the causes and consequences of fear of crime. Yin (1982) also found that social resources did not buffer the effects of such fear. Social supports may play a mediational or buffering role in reducing the stress associated with life events (Dean and Lin, 1977; Pearlin et al., 1981), but they do not appear to assist individuals in coping with the more diffuse stress represented by fear of crime.

Personal resources do appear to be important in this regard, however. Persons with high competence were less sensitive to environmental cues which contribute to fear of crime. Fear of crime was also less consequential for such persons; good health and feelings of mastery reduce the personal costs of a threatening environment. Viewing fear of crime as a feature of the environment, this offers support to the environmental docility hypothesis (Lawton and Nahemow, 1973). Older persons are affected more by the environment, in this case a perception that the environment is dangerous, when their competence is reduced. The concept of environmental docility also suggests that older persons with reduced competence may be less active in taking steps which might reduce their fear, such as crime prevention behaviors.

We have not been able to address fear of crime in its totality, of course. Yin (1980), for example, notes that there are multiple dimensions to crime fear, including varying levels of anxiety and concern, assessments of probability and seriousness, and beliefs about ability to recuperate. Incorporation of such elements might help account for sex differences in fear among older persons. We have linked fear of crime to coping and environmental docility. Yin (1980) suggests other general concepts, such as disrupted sense of community, which could be related to fear of crime. The findings presented in this paper indicate that complex models such as these are needed to clarify the causes and consequences of fear of crime.

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Table 1. Perceived safety by degree of urbanism.[a]

	City	Suburb	Rural
Safe all of time	45%	62%	67%
Safe most of time	32%	25%	26%
Safe day, not night	11%	9%	5%
Unsafe most or all of time	12%	4%	3%
	100%	100%	100%
N	531	324	310

$\chi^2 = 58.4$ (6 d.f.), $p = .0001$

[a]City = central city (Albany, Schenectady, Troy);
Suburb = urbanized area or noncontiguous urban;
Rural = tract with largest place less than 5,000 population.

Table 2. Multiple regression analyses of perceived safety by personal, social, and environmental characteristics, for the total sample and competence subgroups (standardized regression coefficients).

	Total sample	Competence[a] High	Competence[a] Low
Personal			
Marital status[b]	-.05	-.05	-.09
Sex[c]	.20*	.23*	.18*
Functional health	.08*	-	.07
Subjective Financial situation	.03	-.06	.05
Δ R^2 for group	.062	.055	.073
Social			
Confidant proximity	-.02	-.02	-.00
Helper proximity	-.08*	-.04	-.02
No. of friends	.02	.01	.02
No. of neighbors known well	.03	.01	.05
Δ R^2 for group	.004	.002	.002
Environmental			
Urbanism	-.14*	-.18*	-.08
Pct. black	-.05	-.10	-.28*
Pct. poverty	-.15*	-.14*	-.03
Happiness with people in neighborhood	.12*	.04	.18*
Δ R^2 for group	.080	.086	.155
R^2	.146	.143	.230
N	861	369	162

* $p < .05$

[a] High competence: no health limitation, mastery at or above the mean; low competence: some health limitation, mastery below the mean.

[b] Married = 1, not married = 0.

[c] Male = 1, Female = 0.

Table 3. Association between perceived safety and neighborhood satisfaction and morale.

	% neighborhood "excellent"	Mean morale[a]
Safe all of the time	54.4%	52.9
Safe most of the time	40.5%	51.0
Safe during day, not at night	36.9%	51.0
Unsafe all or most of the time	21.7%	48.1
p	.0001	.001

[a] Multiple classification analysis, with health, socioeconomic status, and urbanism as covariates.

Table 4. Partial correlations[a] of perceived safety with well-being and neighborhood convenience, by competence.

	Competence[b]	
	High	Low
Well-being		
Neighborhood satisfaction	.20*	.38*
Morale	.08*	.20*
Neighborhood Convenience		
Shopping and other services	.08*	.16*
Social activity	.12*	.18*

* $p < .05$

[a] Controlling health, socioeconomic status, and urbanism.

[b] High competence: no health limitation, mastery at or above the mean; low competence: some health limitation, mastery below the mean.